

19. The medium set forth in claim 15 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged to obtain goods or services.
20. The medium set forth in claim 15 wherein the said tangible or intangible medium or its pre-designated monetary value will be cashed.
- 5 21. The medium set forth in claim 15 wherein the said tangible or intangible medium or its pre-designated monetary value will be issued by a credit card company, financial institution or a bank.

#### Abstract of the Disclosure

10 The invention discloses a financial transaction system without use of cash or credit cards. It is based on tangible or intangible media having a pre-designated monetary value attached to them. In addition, the invention provides a new method for conducting financial transaction online or offline anonymously without use of cash. It also provides for creating monetary value attached to media without disclosure of personal information of the holder. Such methods may further be secured by  
15 indicia designated by the holder and recognized by the issuer credit card company, financial institution or bank. Personal information may be attached to the medium where it can be sub classified under existing accounts with the credit card company, financial institution or bank.